IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Edward D. Gourn Jr. Lauren B. Gourn) Case No. 25-20690-CMB	
Debtor(s).) Chapter 13) _ X	
ORDER O (Check Boxes		
☐ Confirming Plan on Final Basis	☑ Chapter 13 Plan dated: 4/11/25	
☑ Authorizing Distributions Under Plan On Interim Basis Solely as Adequate Protection	☐ Amended Chapter 13 dated:	

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2850 effective 4/1/25.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "<u>Plan</u>"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

- 1. <u>Unique Provisions Applicable Only to This Case</u>: *Only those provisions which are checked below apply to this case*:
 - A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$ beginning. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

B. The length of the Plan is changed to a total of at leastmonths. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket. The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.
PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.
D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
F. The following utility creditorshall be paid monthly payments of \$ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
 G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Pennymac- Cl. #21

H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

- Vanguard to receive no payments through the plan as paid outside by payroll deduction.
- Debtor(s) are to fund the plan by _TFS___ [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods (wage attachment, TFS, or ACH).
- To the extent the Plan is confirmed pre-bar date(s) or the completion of pending or contemplated litigation (including §506/522f action and objections to claims) or Loss Mitigation (LMP), or any other plan contingencies including sales, creditors will be paid per plan in the plan amount (or as superseded by this Confirmation Order or other Order(s) of Court) notwithstanding a claim in a greater amount or priority. Debtor shall review all proofs of claims as filed and to take such action(s), including modification of the Plan or this Confirmation Order, as is necessary to address claim discrepancies and to address other subsequent events that will affect the adequacy of plan funding (including the outcome of contemplated or pending litigation, LMP, sale process, etc.) The need to address plan funding deficiency includes increasing the plan payment as necessary to fund 100% of timely filed

and allowed non-specially classified unsecured creditors in 100% plan cases.

2. Deadlines. The following deadlines are hereby established and apply to this case:

- **A.** Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- **B.** Review of Claims Docket and Objections to Claims. Pursuant to W.PA.LBR 3021-1(c)(2), the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.
- C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

- **A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- **B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence

distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty—one (21) days prior to the change taking effect.
- **D.** Debtor(s)' counsel must file a fee application in accordance with W.PA.LBR 2016-1 before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- **E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.
- **F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed *secured claim* (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.
- **G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.
- **H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: ____June 13, 2025

cc: All Parties in Interest to be served by Clerk

Carlota M. Böhm

Carlota M. Böhm

Garlota M. Böhm

United States Bankruptcy Judge

SIGNED 6/13/25 9:56 am CLERK U.S. BANKRUPTCY COURT - WDPA

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 25-20690-CMB Edward D. Gourn, Jr. Chapter 13

Lauren B. Gourn
Debtors

CERTIFICATE OF NOTICE

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The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2025:

Recip ID		Recipient Name and Address
db/jdb	+	Edward D. Gourn, Jr., Lauren B. Gourn, 2015 Baldridge Avenue, Connellsville, PA 15425-5232
16522545	+	Aesthetic Dental Group of Uniontown, 120 Wayland Smith Drive, Uniontown, PA 15401-2677
16512742		Chase, P.O. Box 15298, Columbus, OH 43224-0696
16512745	+	Commentity Bank/My Cash Mastercard, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
16512758	+	Mon Health Medical Center, P.O. Box 1615, Morgantown, WV 26507-1615
16512762	+	Progressive Insurance, 3107 Beale Avenue, Altoona, PA 16601-1504
16512769		UPMC Magee Womens Hospital, Attn: Billing Department, 300 Halket Street, Pittsburgh, PA 15213-3180
16522549		Vanguard, P.O. Box 3007, Monroe, WI 53566-8307

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID		Notice Type: Email Address Email/PDF: acg.acg.ebn@aisinfo.com	Date/Time	Recipient Name and Address
Ci	+	Email/FDF, acg.acg.con@aisinio.com	Jun 14 2025 00:20:19	Synchrony Bank c/o AIS Portfolio Services LLC., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
16514432		Email/Text: admin@arsincaz.com	Jun 14 2025 00:10:00	Ditronics Financial Services, PO Box 1500, Litchfield Park, AZ 85340
16512736	+	Email/PDF: acg.acg.ebn@aisinfo.com	Jun 14 2025 00:00:54	AIS Portfolio Services, LP, Attn: Ally Financial Department, 4515 North Santa Fe AvenueDept APS, Oklahoma City, OK 73118-7901
16526785		Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 14 2025 00:01:09	Ally Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
16538418	+	Email/PDF: acg.acg.ebn@aisinfo.com	Jun 14 2025 00:20:10	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
16512737	+	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 14 2025 00:00:54	Ally Credit Card/CWS, P.O. Box 9222, Old Bethpage, NY 11804-9222
16512738	+	Email/Text: ally@ebn.phinsolutions.com	Jun 14 2025 00:09:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
16512740		Email/Text: caineweiner@ebn.phinsolutions.com	Jun 14 2025 00:10:19	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Boulevard, 4th Floor, Van Nuys, CA 91411
16512741		Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 14 2025 00:20:39	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
16538500		Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 14 2025 00:01:11	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
16512743	+	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 14 2025 00:20:11	Citibank/The Home Depot, P.O. Box 790034,

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			Saint Louis, MO 63179-0034
16512744	Email/Text: bankruptcy@clearviewfcu.org	Jun 14 2025 00:10:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
16512747	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 14 2025 00:31:22	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
16512746	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 14 2025 00:01:11	Credit One Bank, Attn: Bankrupcty Department, 6801 Cimarron Road, Las Vegas, NV 89113-2273
16530822	Email/Text: mrdiscen@discover.com	Jun 14 2025 00:09:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
16512748	+ Email/Text: mrdiscen@discover.com	Jun 14 2025 00:09:00	Discover Financial Services, LLC, Attn: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025
16512749	+ Email/Text: ECMCBKNotices@ecmc.org	Jun 14 2025 00:10:00	ECMC, P.O. Box 64909, Saint Paul, MN 55164-0909
16526787	Email/Text: ECMCBKNotices@ecmc.org	Jun 14 2025 00:10:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
16530763	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 14 2025 00:10:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
16512750	^ MEBN	Jun 13 2025 23:49:59	KML Law Group, BNY Mellon Independence Center, 701 Market StreetSuite 5000, Philadelphia, PA 19106-1538
16512751	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2025 00:01:13	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
16518402	Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2025 00:00:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16512752	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2025 00:20:21	LVNV Funding/Resurgent Capital, P.O. Box 10497, Greenville, SC 29603-0497
16518201	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 14 2025 00:00:53	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
16512756	Email/Text: ml-ebn@missionlane.com	Jun 14 2025 00:09:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
16512753	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 14 2025 00:09:00	Mercury/FBT, Attn: Bankruptcy, P.O. Box 84064, Columbus, GA 31908-4064
16512754	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 14 2025 00:20:32	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
16512755	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 14 2025 00:10:00	Midland Credit Management, P.O. Box 2121, Warren, MI 48090-2121
16537303	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 14 2025 00:10:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
16512739	Email/Text: Bankruptcy.Notices@pnc.com	Jun 14 2025 00:09:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
16512761	Email/Text: Bankruptcy.Notices@pnc.com	Jun 14 2025 00:09:00	PNC Bank, N.A., P.O. Box 94982, Mailstop BR-YB58-01-5, Cleveland, OH 44101
16539074	+ Email/PDF: ebnotices@pnmac.com	Jun 14 2025 00:00:57	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
16512759	Email/PDF: ebnotices@pnmac.com	Jun 14 2025 00:20:14	PennyMac Loan Services, LLC, P.O. Box 514387, Los Angeles, CA 90051-4387
16517202	^ MEBN	Jun 13 2025 23:49:49	Pink Dogwood 13, LLC, PO BOX 1931, Burlingame, CA 94011-1931
16512760	^ MEBN	Jun 13 2025 23:49:48	Pink Dogwood 13, LLC, Attn: Bankruptcy, P.O. Box 1931, Burlingame, CA 94011-1931

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Date Rcvd: Jun 1	3, 2	2025 Fe	orm ID: pdf900	Total Noticed: 56
16512763	+	Email/Text: bnc-quantum@quantum3group.co	Jun 14 2025 00:10:00	Quantum 3 Group, P.O. Bx 788, Kirkland, WA 98083-0788
16514638		Email/Text: bnc-quantum@quantum3group.co	Jun 14 2025 00:10:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
16514245		Email/Text: bnc-quantum@quantum3group.co	Jun 14 2025 00:10:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
16512764	+	Email/Text: bk@roadrunnerfinancial.com	Jun 14 2025 00:09:00	Roadrunner Account Services, Attn: Bankruptcy, 5525 N Macarthur Blvd, Ste 660, Irving, TX 75038-2671
16512765	۸	MEBN	Jun 13 2025 23:50:25	Synchrony Bank, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
16512766	+	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 14 2025 00:20:10	Synchrony Bank/Cutting Edge, Attn: Bankruptcy Dept, P.O. Box 965064, Orlando, FL 32896-5064
16512767	+	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 14 2025 00:30:48	Synchrony Bank/Lowes, Attn: Bankruptcy Department, P.O. Box 71783, Philadelphia, PA 19176-1783
16512768	+	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 14 2025 00:19:52	Synchrony Bank/Paypal Credit, P.O. Box 960006, Orlando, FL 32896-0006
16522547	+	Email/Text: CollectionsCompliance@fiserv.co	Jun 14 2025 00:10:00	TRS Recovery Services, Inc., 1600 Terrell Mill Road, Marietta, GA 30067-8302
16522548	^	MEBN	Jun 13 2025 23:49:53	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
16538125		Email/Text: BNCnotices@dcmservices.com	Jun 14 2025 00:10:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
16512770	+	Email/Text: LCI@upstart.com	Jun 14 2025 00:09:00	Upstart Finance, Attn: Bankruptcy, P.O. Box 1503, San Carlos, CA 94070-7503
16515840	۸	MEBN	Jun 13 2025 23:49:57	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address PENNYMAC LOAN SERVICES, LLC
16522546	*P++	ACCOUNT RECOVERY SERVICES INC, PO BOX 2178, LITCHFIELD PARK AZ 85340-2178, address filed with court:, Ditronics Financial Services, P.O. Box 1500, Litchfield Park, AZ 85340
16512757	*P++	MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, Mission Lane, LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348

 $TOTAL: 1\ Undeliverable, 2\ Duplicate, 0\ Out\ of\ date\ forwarding\ address$

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Date: Jun 15, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2025 at the address(es) listed below:

Name Email Address

Daniel R. White

on behalf of Joint Debtor Lauren B. Gourn r63228@notify.bestcase.com;kcostello@c-vlaw.com;ethomas@c-vlaw.com

Daniel R. White

on behalf of Debtor Edward D. Gourn Jr. r63228@notify.bestcase.com;kcostello@c-vlaw.com;ethomas@c-vlaw.com

Denise Carlon

on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter 13 trusteewdpa.com

TOTAL: 5